

Exhibit 3

BRAUCHER & ASSOCIATES

ATTORNEYS AT LAW

764 CHESTNUT STREET
MANCHESTER, NH 03104

9414 7112 0620 6841 8168 72

CERTIFIED MAIL
TRACKING NUMBER

January 7, 2025

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
AND FIRST CLASS MAIL

Charles Murray
32 Old Portland Road
North Waterboro, ME 04061

Re: Loan Account No.: [REDACTED]
Property Address: 32 Old Portland Road
North Waterboro, ME 04061

Owner of Loan: United States of America acting through the Rural
Housing Service or successor agency, United States Department of Agriculture

Original Lender: United States of America acting through the Rural
Housing Service or successor agency, United States Department of Agriculture

NOTICE OF RIGHT TO CURE

Dear Mr. Murray:

This office represents United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Loan Owner") with respect to a promissory note (the "Note") secured by a mortgage (the "Mortgage"), both dated August 10, 2010, that you signed and gave to United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Lender"). The Mortgage is recorded in the York County Registry of Deeds, in 15919, Page 393, and covers property located at and about 32 Old Portland Road North Waterboro, ME 04061. The Loan Owner is the owner of the Note and the Mortgage.

January 7, 2025

Page 2

The Loan Owner's records indicate that it has not received the monthly payment that came due under the Note on August 10, 2016, or on any later dates, and that other fees and costs are also past due. The Loan Owner's failure to receive those payments is a default under the Note and the Mortgage. You have the right to cure the default as provided in this notice.

As of the date of this notice, the amount needed to cure the default (the "Cure Amount") is \$119,746.89, which is itemized as follows:

Past due payments of principal, interest and escrows:	\$91,153.56
Preservation and inspection Fees:	\$27,874.09
Late Charges:	\$80.76
Attorney's Fees and Costs:	\$2,070.00
Less Subsidy:	<u>-\$1,431.52</u>

TOTAL CURE AMOUNT	\$119,746.89
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NOTE: The Cure Amount does not include any payments or charges that may become due after the date of this notice. Any such payments and charges will remain due after you pay the amount specified in this notice. The Cure Amount is not the full amount required to pay off all amounts outstanding under the Note and the Mortgage, but, instead, is the amount required to pay only what is now past due under those documents.

Maine law (14 M.R.S. § 6111) and the Mortgage provide that you have a right to cure this default by paying the Cure Amount of \$119,746.89. This payment must be made by the thirty-fifth day from the date we give you this notice (or if that thirty-fifth day falls on a Saturday, Sunday, or legal holiday, then on the first business day after the end of that thirty-five day period) (the date by which this payment must be made is referred to elsewhere in this notice as the "Cure Deadline"). We are sending this notice to you by both certified mail and by ordinary first class mail on the date of this notice. The notice is considered to have been given to you five days after we mail it to you by ordinary first class mail. Therefore, the Cure Deadline is **February 16, 2025**.

If, on or before the Cure Deadline, you do not pay the Cure Amount, or reach some other agreement with the Loan Owner, then the full amount required to pay off all amounts outstanding under the Note and the Mortgage, including fees and charges that are added to that amount after the date of this notice, will be immediately due and payable in full.

Because interest, legal fees, and other charges owing on this loan may vary from day to day, the total amount required to pay off the loan in full on the day you pay may be greater

January 7, 2025

Page 3

than this amount. If the full amount outstanding under the Note and the Mortgage becomes due and payable and you do not pay it, then, unless you reach another agreement with the Loan Owner, that Loan Owner, and anyone acquiring the rights of the Loan Owner under the terms of the Note and the Mortgage, may take whatever actions it decides are necessary to protect its rights, and legal proceedings, including foreclosure upon the Mortgage, may be in order.

If you have received a discharge in a bankruptcy case, you are not personally liable for anything owed under the Note and the Mortgage. This means that if any default under the Note and the Mortgage is not cured, then the Loan Owner may be able to foreclose upon the Mortgage, sell the property covered by that Mortgage as part of that foreclosure, and keep enough of the sale proceeds to pay whatever is then owed under the Note and the Mortgage (including, but not limited to, principal, interest, late charges, costs of sale and other charges), but cannot otherwise collect amounts owing under the Note and the Mortgage from you. **You should not consider anything in this notice, or in any materials provided with this notice, as a demand that you personally pay what is, or may come to be, owed under the Note or the Mortgage. Instead, the purpose of this notice and those materials is to provide you with information regarding the Note and the Mortgage and how foreclosure of the Mortgage may occur or be avoided.**

You may have options available other than foreclosure. You may discuss available options with the mortgagee or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the Cure Deadline. To speak to someone with authority to modify your mortgage loan to avoid foreclosure, please contact:

United States Department of Agriculture
Rural Development
P.O. Box 66827
St. Louis, MO 63166
(800) 793-8861 (Voice)
(800) 438-1832 (TDD/TYY Hearing Impaired Only)
Facsimile: (314) 457-4450

Enclosed is a listing of counseling agencies approved by the United States Department of Housing and Urban Development operating in the State of Maine to assist mortgagors to avoid foreclosure. In any foreclosure action, you may have the right to request mediation to explore options for avoiding a foreclosure judgment.

January 7, 2025

Page 4

Attention Servicemembers and dependents: The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last nine (9) months, **AND** joined after signing the Note and Mortgage now in default, please notify me immediately. When contacting our office as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the SCRA.

Along with this notice, we are enclosing a separate notice that describes additional rights you have under state and federal law. Please review that notice as well.

Sincerely,

/s/ James Fleming, Esq.

8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

This listing is current as of **12/14/2022**.**Agencies located in MAINE****Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM**Phone:** 207-973-3500**Toll Free:****Fax:****Email:** N/A**Address:** 262 Harlow St

Bangor, Maine 04401-4952

Counseling Services:

- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** <http://www.penquis.org>**Agency ID:** 81649**Agency Name:** COASTAL ENTERPRISES, INCORPORATED**Phone:** 207-504-5900**Toll Free:** 877-340-2649**Fax:****Email:** jason.thomas@celmaine.org**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <http://www.celmaine.org>**Agency ID:** 80985**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION**Phone:** 207-866-6545**Toll Free:****Fax:****Email:** N/A**Address:** 20 Godfrey Dr

Orono, Maine 04473-3610

Counseling Services:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** OWEESTA CORPORATION**Website:** <http://www.fourdirectionsmaine.org>**Agency ID:** 83879**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION**Phone:** 207-553-7780-3347**Toll Free:** 800-339-6516**Fax:** 207-553-7778**Email:** ndlgeronlmo@avestahousing.org**Address:** 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

Counseling Services:

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

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Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** www.avestahousing.org**Agency ID:** 81144

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY**Phone:** 207-324-5762**Toll Free:****Fax:** 207-490-5026**Email:** meaghan.arzberger@yccac.org**Address:** 6 Spruce Street

SANFORD, Maine 04073-2917

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** http://www.yccac.org**Agency ID:** 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE**Phone:** 207-333-6419**Toll Free:** 800-866-5588**Fax:** 207-795-4069**Email:** homequest@community-concepts.org**Address:** 17 Market Sq

South Paris, Maine 04281-1533

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops

Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** https://www.cclmaine.org/**Agency ID:** 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM**Phone:** 207-859-1500**Toll Free:** 800-542-8227**Fax:****Email:** housing@kvcap.org**Address:** 101 Water St

Waterville, Maine 04901-6339

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** http://www.kvcap.org**Agency ID:** 81685

BRAUCHER & ASSOCIATES

ATTORNEYS AT LAW

764 CHESTNUT STREET
MANCHESTER, NH 03104

9414 7112 0620 6841 8168 72

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Property Address: 32 Old Portland Road
North Waterboro, ME 04061

Owner of Loan: United States of America acting through the Rural
Housing Service or successor agency, United States Department of Agriculture

Original Lender: United States of America acting through the Rural
Housing Service or successor agency, United States Department of Agriculture

NOTICE OF RIGHT TO CURE

Dear Mr. Murray:

This office represents United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Loan Owner") with respect to a promissory note (the "Note") secured by a mortgage (the "Mortgage"), both dated August 10, 2010, that you signed and gave to United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Lender"). The Mortgage is recorded in the York County Registry of Deeds, in 15919, Page 393, and covers property located at and about 32 Old Portland Road North Waterboro, ME 04061. The Loan Owner is the owner of the Note and the Mortgage.

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As of the date of this notice, the amount needed to cure the default (the "Cure Amount") is \$119,746.89, which is itemized as follows:

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TOTAL CURE AMOUNT \$119,746.89

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If you have received a discharge in a bankruptcy case, you are not personally liable for anything owed under the Note and the Mortgage. This means that if any default under the Note and the Mortgage is not cured, then the Loan Owner may be able to foreclose upon the Mortgage, sell the property covered by that Mortgage as part of that foreclosure, and keep enough of the sale proceeds to pay whatever is then owed under the Note and the Mortgage (including, but not limited to, principal, interest, late charges, costs of sale and other charges), but cannot otherwise collect amounts owing under the Note and the Mortgage from you. **You should not consider anything in this notice, or in any materials provided with this notice, as a demand that you personally pay what is, or may come to be, owed under the Note or the Mortgage. Instead, the purpose of this notice and those materials is to provide you with information regarding the Note and the Mortgage and how foreclosure of the Mortgage may occur or be avoided.**

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United States Department of Agriculture
Rural Development
P.O. Box 66827
St. Louis, MO 63166
(800) 793-8861 (Voice)
(800) 438-1832 (TDD/TYY Hearing Impaired Only)
Facsimile: (314) 457-4450

Enclosed is a listing of counseling agencies approved by the United States Department of Housing and Urban Development operating in the State of Maine to assist mortgagors to avoid foreclosure. In any foreclosure action, you may have the right to request mediation to explore options for avoiding a foreclosure judgment.

January 7, 2025
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Along with this notice, we are enclosing a separate notice that describes additional rights you have under state and federal law. Please review that notice as well.

Sincerely,

/s/ James Fleming, Esq.

8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

This listing is current as of **12/14/2022**.

Agencies located in MAINE

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM

Phone: 207-973-3500

Toll Free:

Fax:

Email: N/A

Address: 262 Harlow St

Bangor, Maine 04401-4952

Counseling Services:

- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.penquis.org>

Agency ID: 81649

Agency Name: COASTAL ENTERPRISES, INCORPORATED

Phone: 207-504-5900

Toll Free: 877-340-2649

Fax:

Email: jason.thomas@ceimaine.org

Address: 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.ceimaine.org>

Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION

Phone: 207-866-6545

Toll Free:

Fax:

Email: N/A

Address: 20 Godfrey Dr

Orono, Maine 04473-3610

Counseling Services:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: OWEESTA CORPORATION

Website: <http://www.fourdirectionsmaine.org>

Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION

Phone: 207-553-7780-3347

Toll Free: 800-339-6516

Fax: 207-553-7778

Email: ndlgeronlmo@avestahousing.org

Address: 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

Counseling Services:

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.avestahousing.org
Agency ID: 81144

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-324-5762

Toll Free:
Fax: 207-490-5026
Email: meaghan.arzberger@yccac.org
Address: 6 Spruce Street
 SANFORD, Maine 04073-2917

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
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- Rental Housing Counseling
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Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: http://www.yccac.org
Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

Phone: 207-333-6419
Toll Free: 800-866-5588
Fax: 207-795-4069
Email: homequest@community-concepts.org
Address: 17 Market Sq
 South Paris, Maine 04281-1533

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
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Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: https://www.cclmaine.org/
Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

Phone: 207-859-1500
Toll Free: 800-542-8227
Fax:
Email: housing@kvcap.org
Address: 101 Water St
 Waterville, Maine 04901-6339

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English
Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
Website: http://www.kvcap.org
Agency ID: 81685

BRAUCHER & ASSOCIATES

ATTORNEYS AT LAW

764 CHESTNUT STREET
MANCHESTER, NH 03104

9414 7112 0620 6841 8245 32

CERTIFIED MAIL
TRACKING NUMBER

January 7, 2025

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
AND FIRST CLASS MAIL

Sari Murray
P.O. Box 761
Kennebunk, ME 04043

Re: Loan Account No.: [REDACTED]
Property Address: 32 Old Portland Road
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Owner of Loan: United States of America acting through the Rural
Housing Service or successor agency, United States Department of Agriculture

Original Lender: United States of America acting through the Rural
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United States Department of Agriculture
Rural Development
P.O. Box 66827
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(800) 438-1832 (TDD/TYY Hearing Impaired Only)
Facsimile: (314) 457-4450

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January 7, 2025
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Attention Servicemembers and dependents: The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last nine (9) months, **AND** joined after signing the Note and Mortgage now in default, please notify me immediately. When contacting our office as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the SCRA.

Along with this notice, we are enclosing a separate notice that describes additional rights you have under state and federal law. Please review that notice as well.

Sincerely,

/s/ James Fleming, Esq.

8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

This listing is current as of **12/14/2022**.**Agencies located in MAINE****Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM**Phone:** 207-973-3500**Toll Free:****Fax:****Email:** N/A**Address:** 262 Harlow St

Bangor, Maine 04401-4952

Counseling Services: - Financial, Budgeting, and Credit Workshops
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** <http://www.penquis.org>**Agency ID:** 81649**Agency Name:** COASTAL ENTERPRISES, INCORPORATED**Phone:** 207-504-5900**Toll Free:** 877-340-2649**Fax:****Email:** jason.thomas@celmaine.org**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Reverse Mortgage Counseling
 - Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <http://www.celmaine.org>**Agency ID:** 80985**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION**Phone:** 207-866-6545**Toll Free:****Fax:****Email:** N/A**Address:** 20 Godfrey Dr

Orono, Maine 04473-3610

Counseling Services: - Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Home Improvement and Rehabilitation Counseling
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Languages: - English**Affiliation:** OWEESTA CORPORATION**Website:** <http://www.fourdirectionsmaine.org>**Agency ID:** 83879**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION**Phone:** 207-553-7780-3347**Toll Free:** 800-339-6516**Fax:** 207-553-7778**Email:** ndlgeronimo@avestahousing.org**Address:** 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

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Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.avestahousing.org
Agency ID: 81144

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-324-5762

Toll Free:

Fax: 207-490-5026

Email: meaghan.arzberger@yccac.org

Address: 6 Spruce Street

SANFORD, Maine 04073-2917

Counseling Services:

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- Home Improvement and Rehabilitation Counseling
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Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: http://www.yccac.org
Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

Phone: 207-333-6419

Toll Free: 800-866-5588

Fax: 207-795-4069

Email: homequest@community-concepts.org

Address: 17 Market Sq

South Paris, Maine 04281-1533

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- Financial, Budgeting, and Credit Workshops
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- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops

Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: https://www.cclmaine.org/
Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

Phone: 207-859-1500

Toll Free: 800-542-8227

Fax:

Email: housing@kvcap.org

Address: 101 Water St

Waterville, Maine 04901-6339

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English
Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
Website: http://www.kvcap.org
Agency ID: 81685

BRAUCHER & ASSOCIATES

ATTORNEYS AT LAW

764 CHESTNUT STREET
MANCHESTER, NH 03104

9414 7112 0620 6841 8245 32

CERTIFIED MAIL
TRACKING NUMBER

January 7, 2025

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
AND FIRST CLASS MAIL

Sari Murray
P.O. Box 761
Kennebunk, ME 04043

Re: Loan Account No.: [REDACTED]
Property Address: 32 Old Portland Road
North Waterboro, ME 04061

Owner of Loan: United States of America acting through the Rural
Housing Service or successor agency, United States Department of Agriculture

Original Lender: United States of America acting through the Rural
Housing Service or successor agency, United States Department of Agriculture

NOTICE OF RIGHT TO CURE

Dear Ms. Murray:

This office represents United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Loan Owner") with respect to a promissory note (the "Note") secured by a mortgage (the "Mortgage"), both dated August 10, 2010, that you signed and gave to United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Lender"). The Mortgage is recorded in the York County Registry of Deeds, in 15919, Page 393, and covers property located at and about 32 Old Portland Road North Waterboro, ME 04061. The Loan Owner is the owner of the Note and the Mortgage.

January 7, 2025
Page 2

The Loan Owner's records indicate that it has not received the monthly payment that came due under the Note on August 10, 2016, or on any later dates, and that other fees and costs are also past due. The Loan Owner's failure to receive those payments is a default under the Note and the Mortgage. You have the right to cure the default as provided in this notice.

As of the date of this notice, the amount needed to cure the default (the "Cure Amount") is \$119,746.89, which is itemized as follows:

Past due payments of principal, interest and escrows:	\$91,153.56
Preservation and inspection Fees:	\$27,874.09
Late Charges:	\$80.76
Attorney's Fees and Costs:	\$2,070.00
Less Subsidy:	<u>-\$1,431.52</u>

TOTAL CURE AMOUNT \$119,746.89

NOTE: The Cure Amount does not include any payments or charges that may become due after the date of this notice. Any such payments and charges will remain due after you pay the amount specified in this notice. The Cure Amount is not the full amount required to pay off all amounts outstanding under the Note and the Mortgage, but, instead, is the amount required to pay only what is now past due under those documents.

Maine law (14 M.R.S. § 6111) and the Mortgage provide that you have a right to cure this default by paying the Cure Amount of \$119,746.89. This payment must be made by the thirty-fifth day from the date we give you this notice (or if that thirty-fifth day falls on a Saturday, Sunday, or legal holiday, then on the first business day after the end of that thirty-five day period) (the date by which this payment must be made is referred to elsewhere in this notice as the "Cure Deadline"). We are sending this notice to you by both certified mail and by ordinary first class mail on the date of this notice. The notice is considered to have been given to you five days after we mail it to you by ordinary first class mail. Therefore, the Cure Deadline is **February 16, 2025**.

If, on or before the Cure Deadline, you do not pay the Cure Amount, or reach some other agreement with the Loan Owner, then the full amount required to pay off all amounts outstanding under the Note and the Mortgage, including fees and charges that are added to that amount after the date of this notice, will be immediately due and payable in full.

Because interest, legal fees, and other charges owing on this loan may vary from day to day, the total amount required to pay off the loan in full on the day you pay may be greater

January 7, 2025

Page 3

than this amount. If the full amount outstanding under the Note and the Mortgage becomes due and payable and you do not pay it, then, unless you reach another agreement with the Loan Owner, that Loan Owner, and anyone acquiring the rights of the Loan Owner under the terms of the Note and the Mortgage, may take whatever actions it decides are necessary to protect its rights, and legal proceedings, including foreclosure upon the Mortgage, may be in order.

If you have received a discharge in a bankruptcy case, you are not personally liable for anything owed under the Note and the Mortgage. This means that if any default under the Note and the Mortgage is not cured, then the Loan Owner may be able to foreclose upon the Mortgage, sell the property covered by that Mortgage as part of that foreclosure, and keep enough of the sale proceeds to pay whatever is then owed under the Note and the Mortgage (including, but not limited to, principal, interest, late charges, costs of sale and other charges), but cannot otherwise collect amounts owing under the Note and the Mortgage from you. **You should not consider anything in this notice, or in any materials provided with this notice, as a demand that you personally pay what is, or may come to be, owed under the Note or the Mortgage. Instead, the purpose of this notice and those materials is to provide you with information regarding the Note and the Mortgage and how foreclosure of the Mortgage may occur or be avoided.**

You may have options available other than foreclosure. You may discuss available options with the mortgagee or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the Cure Deadline. To speak to someone with authority to modify your mortgage loan to avoid foreclosure, please contact:

United States Department of Agriculture
Rural Development
P.O. Box 66827
St. Louis, MO 63166
(800) 793-8861 (Voice)
(800) 438-1832 (TDD/TYY Hearing Impaired Only)
Facsimile: (314) 457-4450

Enclosed is a listing of counseling agencies approved by the United States Department of Housing and Urban Development operating in the State of Maine to assist mortgagors to avoid foreclosure. In any foreclosure action, you may have the right to request mediation to explore options for avoiding a foreclosure judgment.

January 7, 2025
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Attention Servicemembers and dependents: The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last nine (9) months, **AND** joined after signing the Note and Mortgage now in default, please notify me immediately. When contacting our office as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the SCRA.

Along with this notice, we are enclosing a separate notice that describes additional rights you have under state and federal law. Please review that notice as well.

Sincerely,

/s/ James Fleming, Esq.

8/13/24, 9:22 AM

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Bangor, Maine 04401-4952

Counseling Services:

- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
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Languages: - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** <http://www.penquis.org>**Agency ID:** 81649**Agency Name:** COASTAL ENTERPRISES, INCORPORATED**Phone:** 207-504-5900**Toll Free:** 877-340-2649**Fax:****Email:** jason.thomas@celmaine.org**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

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- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <http://www.celmaine.org>**Agency ID:** 80985**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION**Phone:** 207-866-6545**Toll Free:****Fax:****Email:** N/A**Address:** 20 Godfrey Dr

Orono, Maine 04473-3610

Counseling Services:

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- Financial, Budgeting, and Credit Workshops
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PORTLAND, Maine 04101-4920

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- Pre-purchase Counseling
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Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.avestahousing.org
Agency ID: 81144

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-324-5762

Toll Free:
Fax: 207-490-5026
Email: meaghan.arzberger@yccac.org
Address: 6 Spruce Street
 SANFORD, Maine 04073-2917

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Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: http://www.yccac.org
Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

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Toll Free: 800-866-5588
Fax: 207-795-4069
Email: homequest@community-concepts.org
Address: 17 Market Sq
 South Paris, Maine 04281-1533

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Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: https://www.cclmaine.org/
Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

Phone: 207-859-1500
Toll Free: 800-542-8227
Fax:
Email: housing@kvcap.org
Address: 101 Water St
 Waterville, Maine 04901-6339

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English
Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
Website: http://www.kvcap.org
Agency ID: 81685

BRAUCHER & ASSOCIATES

ATTORNEYS AT LAW

764 CHESTNUT STREET
MANCHESTER, NH 03104

9414 7112 0620 6841 8783 82

CERTIFIED MAIL
TRACKING NUMBER

January 7, 2025

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
AND FIRST CLASS MAIL

Sari Murray
32 Old Portland Road
North Waterboro, ME 04061

Re: Loan Account No.: [REDACTED]
Property Address: 32 Old Portland Road
North Waterboro, ME 04061

Owner of Loan: United States of America acting through the Rural
Housing Service or successor agency, United States Department of Agriculture

Original Lender: United States of America acting through the Rural
Housing Service or successor agency, United States Department of Agriculture

NOTICE OF RIGHT TO CURE

Dear Ms. Murray:

This office represents United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Loan Owner") with respect to a promissory note (the "Note") secured by a mortgage (the "Mortgage"), both dated August 10, 2010, that you signed and gave to United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Lender"). The Mortgage is recorded in the York County Registry of Deeds, in 15919, Page 393, and covers property located at and about 32 Old Portland Road North Waterboro, ME 04061. The Loan Owner is the owner of the Note and the Mortgage.

January 7, 2025
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January 7, 2025

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United States Department of Agriculture
Rural Development
P.O. Box 66827
St. Louis, MO 63166
(800) 793-8861 (Voice)
(800) 438-1832 (TDD/TYY Hearing Impaired Only)
Facsimile: (314) 457-4450

Enclosed is a listing of counseling agencies approved by the United States Department of Housing and Urban Development operating in the State of Maine to assist mortgagors to avoid foreclosure. In any foreclosure action, you may have the right to request mediation to explore options for avoiding a foreclosure judgment.

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8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.avestahousing.org
Agency ID: 81144

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY

Phone: 207-324-5762

Toll Free:

Fax: 207-490-5026

Email: meaghan.arzberger@yccac.org

Address: 6 Spruce Street

SANFORD, Maine 04073-2917

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Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: http://www.yccac.org

Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

Phone: 207-333-6419

Toll Free: 800-866-5588

Fax: 207-795-4069

Email: homequest@community-concepts.org

Address: 17 Market Sq

South Paris, Maine 04281-1533

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 - Financial, Budgeting, and Credit Workshops
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 - Resolving/Preventing Mortgage Delinquency Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: https://www.cclmaine.org/

Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

Phone: 207-859-1500

Toll Free: 800-542-8227

Fax:

Email: housing@kvcap.org

Address: 101 Water St

Waterville, Maine 04901-6339

Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: http://www.kvcap.org

Agency ID: 81685

BRAUCHER & ASSOCIATES

ATTORNEYS AT LAW

764 CHESTNUT STREET
MANCHESTER, NH 03104

9414 7112 0620 6841 8783 82

CERTIFIED MAIL
TRACKING NUMBER

January 7, 2025

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
AND FIRST CLASS MAIL

Sari Murray
32 Old Portland Road
North Waterboro, ME 04061

Re: Loan Account No.: [REDACTED]
Property Address: 32 Old Portland Road
North Waterboro, ME 04061

Owner of Loan: United States of America acting through the Rural
Housing Service or successor agency, United States Department of Agriculture

Original Lender: United States of America acting through the Rural
Housing Service or successor agency, United States Department of Agriculture

NOTICE OF RIGHT TO CURE

Dear Ms. Murray:

This office represents United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Loan Owner") with respect to a promissory note (the "Note") secured by a mortgage (the "Mortgage"), both dated August 10, 2010, that you signed and gave to United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Lender"). The Mortgage is recorded in the York County Registry of Deeds, in 15919, Page 393, and covers property located at and about 32 Old Portland Road North Waterboro, ME 04061. The Loan Owner is the owner of the Note and the Mortgage.

January 7, 2025
Page 2

The Loan Owner's records indicate that it has not received the monthly payment that came due under the Note on August 10, 2016, or on any later dates, and that other fees and costs are also past due. The Loan Owner's failure to receive those payments is a default under the Note and the Mortgage. You have the right to cure the default as provided in this notice.

As of the date of this notice, the amount needed to cure the default (the "Cure Amount") is \$119,746.89, which is itemized as follows:

Past due payments of principal, interest and escrows:	\$91,153.56
Preservation and inspection Fees:	\$27,874.09
Late Charges:	\$80.76
Attorney's Fees and Costs:	\$2,070.00
Less Subsidy:	<u>-\$1,431.52</u>

TOTAL CURE AMOUNT	\$119,746.89
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NOTE: The Cure Amount does not include any payments or charges that may become due after the date of this notice. Any such payments and charges will remain due after you pay the amount specified in this notice. The Cure Amount is not the full amount required to pay off all amounts outstanding under the Note and the Mortgage, but, instead, is the amount required to pay only what is now past due under those documents.

Maine law (14 M.R.S. § 6111) and the Mortgage provide that you have a right to cure this default by paying the Cure Amount of \$119,746.89. This payment must be made by the thirty-fifth day from the date we give you this notice (or if that thirty-fifth day falls on a Saturday, Sunday, or legal holiday, then on the first business day after the end of that thirty-five day period) (the date by which this payment must be made is referred to elsewhere in this notice as the "Cure Deadline"). We are sending this notice to you by both certified mail and by ordinary first class mail on the date of this notice. The notice is considered to have been given to you five days after we mail it to you by ordinary first class mail. Therefore, the Cure Deadline is **February 16, 2025**.

If, on or before the Cure Deadline, you do not pay the Cure Amount, or reach some other agreement with the Loan Owner, then the full amount required to pay off all amounts outstanding under the Note and the Mortgage, including fees and charges that are added to that amount after the date of this notice, will be immediately due and payable in full.

Because interest, legal fees, and other charges owing on this loan may vary from day to day, the total amount required to pay off the loan in full on the day you pay may be greater

January 7, 2025
Page 3

than this amount. If the full amount outstanding under the Note and the Mortgage becomes due and payable and you do not pay it, then, unless you reach another agreement with the Loan Owner, that Loan Owner, and anyone acquiring the rights of the Loan Owner under the terms of the Note and the Mortgage, may take whatever actions it decides are necessary to protect its rights, and legal proceedings, including foreclosure upon the Mortgage, may be in order.

If you have received a discharge in a bankruptcy case, you are not personally liable for anything owed under the Note and the Mortgage. This means that if any default under the Note and the Mortgage is not cured, then the Loan Owner may be able to foreclose upon the Mortgage, sell the property covered by that Mortgage as part of that foreclosure, and keep enough of the sale proceeds to pay whatever is then owed under the Note and the Mortgage (including, but not limited to, principal, interest, late charges, costs of sale and other charges), but cannot otherwise collect amounts owing under the Note and the Mortgage from you. **You should not consider anything in this notice, or in any materials provided with this notice, as a demand that you personally pay what is, or may come to be, owed under the Note or the Mortgage. Instead, the purpose of this notice and those materials is to provide you with information regarding the Note and the Mortgage and how foreclosure of the Mortgage may occur or be avoided.**

You may have options available other than foreclosure. You may discuss available options with the mortgagee or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the Cure Deadline. To speak to someone with authority to modify your mortgage loan to avoid foreclosure, please contact:

United States Department of Agriculture
Rural Development
P.O. Box 66827
St. Louis, MO 63166
(800) 793-8861 (Voice)
(800) 438-1832 (TDD/TYY Hearing Impaired Only)
Facsimile: (314) 457-4450

Enclosed is a listing of counseling agencies approved by the United States Department of Housing and Urban Development operating in the State of Maine to assist mortgagors to avoid foreclosure. In any foreclosure action, you may have the right to request mediation to explore options for avoiding a foreclosure judgment.

January 7, 2025

Page 4

Attention Servicemembers and dependents: The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last nine (9) months, **AND** joined after signing the Note and Mortgage now in default, please notify me immediately. When contacting our office as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the SCRA.

Along with this notice, we are enclosing a separate notice that describes additional rights you have under state and federal law. Please review that notice as well.

Sincerely,

/s/ James Fleming, Esq.

8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

This listing is current as of **12/14/2022**.**Agencies located in MAINE****Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM**Phone:** 207-973-3500**Toll Free:****Fax:****Email:** N/A**Address:** 262 Harlow St

Bangor, Maine 04401-4952

Counseling Services:

- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** <http://www.penquils.org>**Agency ID:** 81649**Agency Name:** COASTAL ENTERPRISES, INCORPORATED**Phone:** 207-504-5900**Toll Free:** 877-340-2649**Fax:****Email:** jason.thomas@celmaine.org**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <http://www.celmaine.org>**Agency ID:** 80985**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION**Phone:** 207-866-6545**Toll Free:****Fax:****Email:** N/A**Address:** 20 Godfrey Dr

Orono, Maine 04473-3610

Counseling Services:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** OWEESTA CORPORATION**Website:** <http://www.fourdirectionsmaine.org>**Agency ID:** 83879**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION**Phone:** 207-553-7780-3347**Toll Free:** 800-339-6516**Fax:** 207-553-7778**Email:** ndigeronimo@avestahousing.org**Address:** 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

Counseling Services:

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.avestahousing.org
Agency ID: 81144

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-324-5762

Toll Free:
Fax: 207-490-5026
Email: meaghan.arzberger@yccac.org
Address: 6 Spruce Street

SANFORD, Maine 04073-2917

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: http://www.yccac.org
Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

Phone: 207-333-6419
Toll Free: 800-866-5588
Fax: 207-795-4069
Email: homequest@community-concepts.org
Address: 17 Market Sq

South Paris, Maine 04281-1533

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops

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Website: https://www.cclmaine.org/
Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

Phone: 207-859-1500
Toll Free: 800-542-8227
Fax:
Email: housing@kvcap.org
Address: 101 Water St

Waterville, Maine 04901-6339

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English
Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
Website: http://www.kvcap.org
Agency ID: 81685

BRAUCHER & ASSOCIATES ATTORNEYS AT LAW
764 CHESTNUT ST STE 1
MANCHESTER NH 03104

GC Dawson

CERTIFIED MAIL



9414 7112 0620 6841 8168 72

RETURN RECEIPT REQUESTED



CHARLES MURRAY
32 OLD PORTLAND RD
N WATERBORO ME 04061-4843



\$0.970
US POSTAGE
FIRST-CLASS
FROM 03104
01/07/2025
Stamps

063S0014950438

GC Dawson
BRAUCHER & ASSOCIATES ATTORNEYS AT LAW
764 CHESTNUT ST STE 1
MANCHESTER, NH 03104



CHARLES MURRAY
32 OLD PORTLAND RD
N WATERBORO ME 04061-4843



\$9.920
US POSTAGE TM
FIRST-CLASS
FROM 03104
01/07/2025
Stamps



063S0014950409

52
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stamps.com®

Ge Dawson



9414 7112 0620 6841 8168 72

Restricted Delivery?

(Extra Fee) ☐ Yes

Service Type

CERTIFIED

Article Number
9414 7112 0620 6841 8168 72

COMPLETE THIS SECTION ON DELIVERY

A. Signature: (☐ Addressee or ☐ Agent)

B. Received By: (Please Print Clearly)

C. Date of Delivery

X

D. Addressee's Address (If Different From Address Used by Sender)

Article Addressed To:

CHARLES MURRAY
32 OLD PORTLAND RD
N WATERBORO ME 04061-4843

Secondary Address / Suite / Apt. / Floor (Please Print Clearly)

Delivery Address

City

State

ZIP + 4 Code

PS Form 3810, 2/04

CERTIFIED MAIL



USA CMF-076
Envelope Laser Form

Covered by and/or for use with U.S. Patents
7,613,639; 8,027,935; and 8,046,823

↓ Return Address Label* ↓

*Remember to place your
Return Address Label on
the green card as indicated

FEED
DIRECTION

BRAUCHER & ASSOCIATES ATTORNEYS AT LAW
764 CHESTNUT ST STE 1
MANCHESTER NH 03104

Ed Dawson

CERTIFIED MAIL



9414 7112 0620 6841 8245 32

RETURN RECEIPT REQUESTED



SARI MURRAY
PO BOX 761
KENNEBUNK ME 04043-0761



\$0.970
US POSTAGE
FIRST-CLASS
FROM 03104
01/07/2025
☐ Stamps



063S00149504445



SARI MURRAY
PO BOX 761
KENNEBUNK ME 04043-0761



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FIRST-CLASS
FROM 03104
01/07/2025
☐ Stamps



063S0014950431

RECEIPT

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62 Dawson



9414 7112 0620 6841 8245 32

Restricted Delivery? ☐ Yes **CERTIFIED**
 Article Number
 9414 7112 0620 6841 8245 32

COMPLETE THIS SECTION ON DELIVERY

A. Signature: (☐ Addressee or ☒ Agent) B. Received By: (Please Print Clearly) C. Date of Delivery

D. Addressee's Address (If Different From Address Used by Sender)

Secondary Address / Suite / Apt. / Floor (Please Print Clearly)

Delivery Address

City State ZIP + 4 Code

Article Addressed To:

SARI MURRAY
 PO BOX 761
 KENNEBUNK ME 04043-0761

CERTIFIED MAIL

04/25

PS Form 3810, 2/04

USA/CERTIFIED mailer system
 LITTLE ROCK, AR 71219-0001
 USA CMF-076
 Envelope Laser Form

Covered by and/or for use with U.S. Patents 7,613,639; 8,027,935; and 8,046,823

Return Address Label

Remember to place your Return Address Label on the green card as indicated

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BRUCHER & ASSOCIATES ATTORNEYS AT LAW
764 CHESTNUT ST STE 1
MANCHESTER NH 03104

GC Baubson

CERTIFIED MAIL



9414 7112 0620 6841 8783 82

RETURN RECEIPT REQUESTED



SARI MURRAY
32 OLD PORTLAND RD
N WATERBORO ME 04061-4843



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FROM 03104
01/07/2025
Stamps



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GC Baubson

BRUCHER & ASSOCIATES ATTORNEYS AT LAW
764 CHESTNUT ST STE 1
MANCHESTER, NH 03104



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FROM 03104
01/07/2025
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SARI MURRAY
32 OLD PORTLAND RD
N WATERBORO ME 04061-4843

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Ed Dawson



9414 7112 0620 6841 8783 82

Restricted Delivery?
(Extra Fee) ☐ Yes

Service Type

CERTIFIEDArticle Number
9414 7112 0620 6841 8783 82

COMPLETE THIS SECTION ON DELIVERY

A. Signature: (☐ Addressee or ☐ Agent)

B. Received By: (Please Print Clearly)

C. Date of Delivery

D. Addressee's Address (If Different From Address Used by Sender)

Article Addressed To:

SARI MURRAY
32 OLD PORTLAND RD
N WATERBORO ME 04061-4843

Secondary Address / Suite / Apt. / Floor

(Please Print Clearly)

Delivery Address

City

State

ZIP + 4 Code

PS Form 3810, 2/04

CERTIFIED MAILUSA/CERTIFIED
mailer system
LITTLE ROCK, AR 72202-3998
http://www.usps.comUSA CMF-076
Envelope Laser Form

↓ Return Address Label ↓

Covered by and/or for use with U.S. Patents
7,613,639; 8,027,935; and 8,046,823*Remember to place your
Return Address Label on
the green card as indicatedFEED
DIRECTION